The Affordable Care Act

Santa Cruz County Implementation and Outreach Strategies

Presentation Goals

- **What is the Affordable Care Act?**

- **How are the County Human Services and Health Departments Preparing for Health Care Reform Implementation?**

- **Implementation and Outreach Efforts Already Initiated**

- **Covered California Outreach Grant and Blue Shield of California Foundation Grants**

- **Next Steps**

The Affordable Care Act

The Affordable Care Act provides a foundation for providing quality and affordable health care for all citizens and most legal residents through:

Medicaid Expansion	• MAGI Medi-Cal
Insurance Marketplace	• Side by side plan comparison
Tax Relief	• Advanced Premium Tax Credits
Consumer Protections	• No pre-existing conditions • No lifetime or annual caps

California is Leading the Way in Health Care Reform

Health Care Coverage Options January 2014

MAGI Medi-Cal

- Income < 138% FPL
- Based on Health Care Reform rules

Non MAGI Medi-Cal

- Income < 250% FPL
- Must have certain attributes
- Based on pre-Health Care Reform rules

Insurance Marketplace Advanced Premium Tax Credits

- Income 138 – 400% FPL

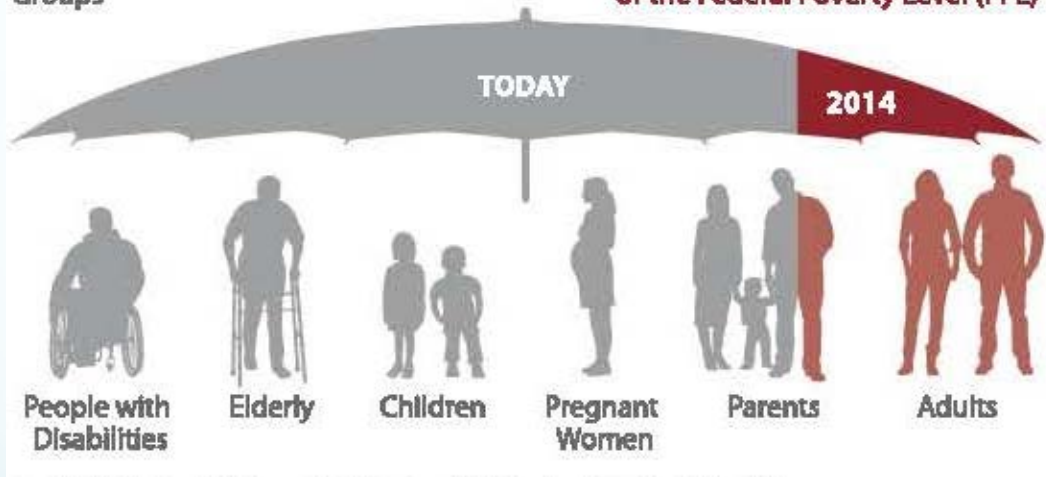**Non Subsidized Health Insurance**

- Income > 400%FPL

Families with Mixed Coverage and Changing Circumstances

HCR Coverage for Residents: Medi-Cal Expansion

MEDICAID ELIGIBILITY TODAY
Limited to Specific Low-Income Groups

MEDICAID ELIGIBILITY IN 2014
Extends Eligibility to Adults ≤138% of the Federal Poverty Level (FPL)

TODAY

2014

People with Disabilities

Elderly

Children

Pregnant Women

Parents

Adults

- No Asset Test

- Streamlined Application Process

- Electronic Verifications

- *8,600 Santa Cruz County residents will become eligible for Medi-Cal*

What is 138% of the Federal Poverty Level?
- $15,856 for a single adult
- $32,499 for a family of 4

HCR Coverage for Residents: Insurance Marketplace

- Shop by need and cost

- Assistance to understand options and enroll

- Advanced Premium Tax Credits for individuals with income between 138% - 400% FPL

- What is 400% of the Federal Poverty Level?

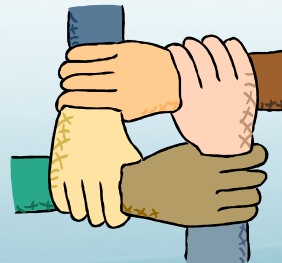 - $45,960 for a single adult

  - $94,200 for a family of 4

> **19,800 Santa Cruz County residents will likely qualify for tax credits.**

> **They will pay 47-84% less for health coverage than in 2013**

Human Services and Health Services ACA Implementation

- Joint Health Care Coverage Committee

- Healthy Families Transfer to Medi-Cal

- Preparing MediCruz Advantage Transfer to Medi-Cal

- Horizontal Integration of Health Care and Nutritional Care (CalFresh) Services

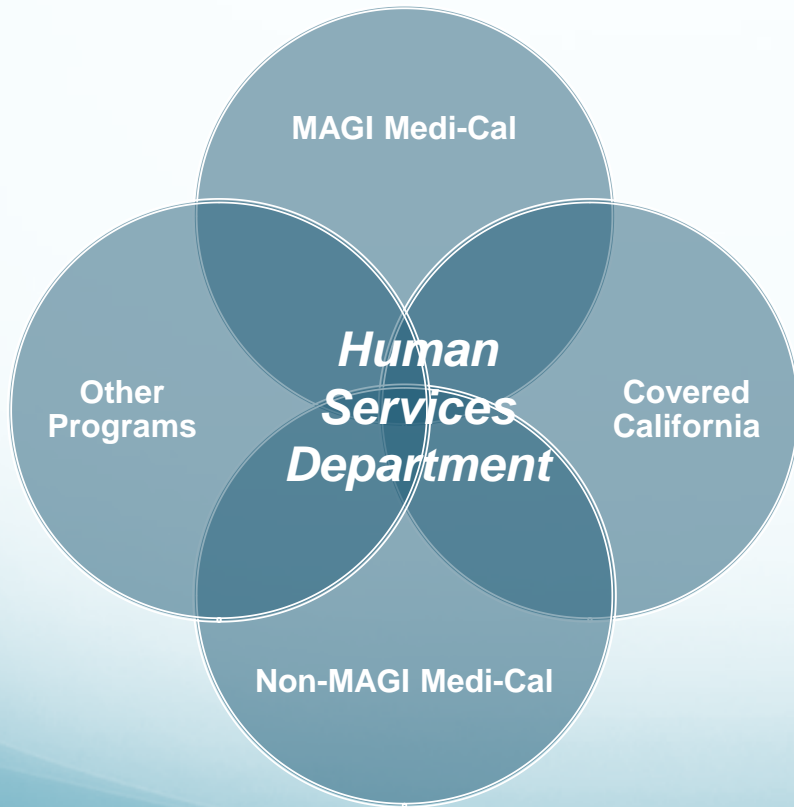- Integrating HBEX Enrollment into Human Services

Health Care Reform – Informing the Community

- Brown Bag Presentation at First 5

- PVUSD Healthy Start

- Monthly Updates to Health Care Outreach Coalition

- Presentation to Watsonville Community Connections

- Developing HCR Flyer for Distribution in the County

- HSD and Health Services Report to Board of Supervisors April 9, 2013

- Planning for HCOC Assisters to Become Health Navigators

Health Care Reform Drives Changes in Human Services

The question is no longer, _whether_ a client is eligible, but rather, for _what_ is a client eligible?

MAGI Medi-Cal

Other Programs

Human Services Department

Covered California

Non-MAGI Medi-Cal

- Enrollment in all Available Coverage

- No Wrong Door

- First Class Customer Experience

- Coordinated Services Example: CalFresh

California's Health Benefit Exchange

Mission

- Increase the number of insured Californians

- Improve health care quality

- Lower costs

- Reduce health disparities through an innovative, competitive marketplace

- Empowers consumers to choose the health plan and providers that give them the best value.

COVERED CALIFORNIA

Covered California Operations

Customer Service Centers
- First Class Customer Service
- Culturally & Linguistically Appropriate
- One Touch and Done

Assisters
- Targeted Outreach & Information
- Assistance in understanding and enrolling in health coverage

CalHEERs
- Screen for MAGI Medi-Cal
- Calculate eligibility for tax credits
- Enrollment into Health Insurance

Health Coverage Enrollment

Creating a Culture of Coverage

Building a stakeholder framework for Community Based Grantees and In-person Assisters to provide strategic points of entry to insurance coverage where people "live, work, shop and play."

Covered California Outreach and Marketing Goals

- Provide a one-stop marketplace for affordable health insurance

- Educate Californians to understand the benefits of coverage

- Encourage insured Californians to retain their coverage

- Ensure the availability of available health insurance coverage for all eligible Californians

Ultimately, the goal is to have every eligible Californian get health insurance coverage

Covered California Outreach and Education Grants

Educate eligible Californians about Covered California and collect *leads* for Assisters and the Service Center who will perform application assistance.

The Grant program will align with the Statewide Outreach and Marketing Program and the Assisters Program

Human Services Department Grant Application

- Regional application including Monterey, San Benito and Santa Cruz Counties

- County maximum grant request based on projected 2014 enrollments of uninsured

- Santa Cruz request $216K of total $512K

- Grant activities include in-depth education messages & brief outreach messages

- Grant awards announced mid-May

93,500 households in the tri-County area will be contacted May 2013 though December 2014

Santa Cruz County Outreach Grant Partners

Funded Partners

- Community Bridges

- PVUSD Healthy Start

- Salud Para la Gente

- Child Support Services

- COPA

- Second Harvest Food Bank

- United Way of Santa Cruz Co.

Unfunded (InKind) Partners

- Santa Cruz County Human Services Department

- Santa Cruz County Health Services Agency

- Central California Alliance for Health

Committed to reaching all Santa Cruz County uninsured individuals and households

Covered California Outreach Grant Timeline

Date	Milestone
Mid-May 2013	Outreach Grant award announced
Early June 2013	Award Letter Signed and Sub-contracts Approved
Late June 2013	Develop Regional Outreach and Education Plan, staff training
July –September 2013	Intensive Outreach and Education to likely health care enrollees
October 1, 2013	Pre-enrollment/Open enrollment begins.
January 1, 2014	Health insurance coverage begins for those who pre-enrolled.
March 31, 2014	Open enrollment ends
March – December 2014	Continued Outreach & Enrollment Activities

Next Steps

- Since August 2012 HSA has partnered with the Alliance, Health Improvement Partnership and the Safety Net Clinics Coalition to review the safety net provider capacity for low income population in anticipation of the ACA implementation (addition 8,600 newly eligible Medi-Cal beneficiaries and 18,700 individuals remain as uninsured)

- March 19, 2013 HSA Director and HIP Executive and staff presented the Safety Net Clinic Coalition's Report to the Board of Supervisors. See March 19, 2013 Board letter.

Next Steps Cont

- HSA Director and a Board member will meet (Tri-County meeting) with Congressman Sam Farr to present the Report.

- HSA will request to the Board adding provider staffing for clinics to increase capacity to serve more clients

- Clinics have gone through Coleman project to increase efficiency and effective in operation and customer service.

- Health Care Reform Workgroup has been in discussion regarding MediCruz Classic and Public Health transformation